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CONFIRMATION NO. 8335

<b>SERIAL NUMBER</b> 10/712,481	<b>FILING OR 371(c) DATE</b> 11/13/2003 <b>RULE</b>	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 3694	<b>ATTORNEY DOCKET NO.</b> 218678-00022
<b>APPLICANTS</b> Scott D. Smith, Rye Brook, NY; Timothy J. Sheehan, Zionsville, IN;				
<b>** CONTINUING DATA *****</b> This appln claims benefit of 60/425,887 11/13/2002 <i>JS</i>				
<b>** FOREIGN APPLICATIONS *****</b> <i>none JS</i>				
<b>IF REQUIRED, FOREIGN FILING LICENSE GRANTED** SMALL ENTITY **</b> <b>** 02/10/2004</b>				
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after met Allowance		<b>STATE OR COUNTRY</b> NY	<b>SHEETS DRAWING</b> 4	<b>TOTAL CLAIMS</b> 1
Verified and Acknowledged Examiner's Signature <i>JS</i> Initials <i>JS</i>		<b>INDEPENDENT CLAIMS</b> 1		
<b>ADDRESS</b> 27160				
<b>TITLE</b> Method and system for restructuring a debt instrument without retiring underlying debt				
<b>FILING FEE RECEIVED</b> 450	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	